

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

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Kevin Bowes,	:	
	:	
	:	
Plaintiff,	:	Civil Action No.: _____
v.	:	
	:	
Navient Solutions, Inc. aka Sallie Mae; and	:	
DOES 1-10, inclusive,	:	
	:	
Defendants.	:	
	:	
	:	

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**COMPLAINT**

Plaintiff, Kevin Bowes, says by way of Complaint against Defendant, Navient Solutions, Inc. aka Sallie Mae, as follows:

**JURISDICTION**

1. This action arises out of Defendants' repeated violations of the Telephone Consumer Protection Act, 47 U.S.C. § 227, et seq. (the "TCPA").
2. Venue is proper in the U.S. District Court for the District of New Jersey pursuant to 28 U.S.C. § 1331, as Defendant transacts business in the State of New Jersey.

**PARTIES**

3. The Plaintiff, Kevin Bowes ("Plaintiff"), is an adult individual residing in Toms River, New Jersey, and is a "person" as defined by 47 U.S.C. § 153(39).
4. Defendant Navient Solutions, Inc. aka Sallie Mae ("Navient"), is a business entity with an address of 2001 Edmund Halley Drive, Reston, Virginia 20191, and is a "person" as defined by 47 U.S.C. § 153(39).

5. Does 1-10 (the “Agents”) are individual employees and/or agents employed by Navient and whose identities are currently unknown to the Plaintiff. One or more of the Agents may be joined as parties once their identities are disclosed through discovery.

6. Navient at all times acted by and through one or more of the Agents.

**FACTS**

7. Within the last year, Navient started calling Plaintiff’s cellular telephone, number 848-xxx-0885, in an attempt to collect a consumer debt allegedly owed by Plaintiff.

8. At all times mentioned herein, Navient contacted Plaintiff using an automated telephone dialer system (“ATDS” or “predictive dialer”) and/or by using an artificial or prerecorded voice.

9. When Plaintiff answered the calls from Navient, he heard a prerecorded message instructing Plaintiff to hold for the next available representative.

10. During a live conversation on August 9, 2016, Plaintiff demanded that all calls to him cease immediately.

11. Nonetheless, Navient continued to place automated calls to Plaintiff’s cellular telephone.

**COUNT I**

**VIOLATIONS OF THE TCPA – 47 U.S.C. § 227, ET SEQ.**

12. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

13. At all times mentioned herein and within the last four years, Defendants called Plaintiff on his cellular telephone using an ATDS or predictive dialer and/or by using a prerecorded or artificial voice.

14. Defendants continued to place automated calls to Plaintiff's cellular telephone after being directed by Plaintiff to cease calling and knowing there was no consent to continue the calls. As such, each call placed to Plaintiff was made in knowing and/or willful violation of the TCPA, and subject to treble damages pursuant to 47 U.S.C. § 227(b)(3)(C).

15. The telephone number called by Defendants was and is assigned to a cellular telephone service for which Plaintiff incurs charges for incoming calls pursuant to 47 U.S.C. § 227(b)(1).

16. Plaintiff was annoyed, harassed and inconvenienced by Defendants' continued calls.

17. The calls from Defendants to Plaintiff were not placed for "emergency purposes" as defined by 47 U.S.C. § 227(b)(1)(A)(i).

18. Each of the aforementioned calls made by Defendants constitutes a violation of the TCPA.

19. Plaintiff is entitled to an award of \$500.00 in statutory damages for each call placed in violation of the TCPA pursuant to 47 U.S.C. § 227(b)(3)(B).

20. As a result of each call made in knowing and/or willful violation of the TCPA, Plaintiff is entitled to an award of treble damages in an amount up to \$1,500.00 pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

**PRAYER FOR RELIEF**

**WHEREFORE**, the Plaintiff prays that judgment be entered against Defendants:

A. Statutory damages of \$500.00 for each violation determined to be negligent pursuant to 47 U.S.C. § 227(b)(3)(B);

- B. Treble damages for each violation determined to be willful and/or knowing pursuant to 47 U.S.C. § 227(b)(3)(C);
- C. Such other and further relief as may be just and proper.

**TRIAL BY JURY DEMANDED ON ALL COUNTS**

Dated: December 9, 2016

Respectfully submitted,

By: /s/ Sofia Balile

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